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# **COVID-19 Eviction Moratorium**Frequently Asked Questions

# 1. Are tenants in the City of Mountain View protected from eviction during the COVID-19 public health crisis?

Yes, the Mountain View City Council enacted a temporary eviction moratorium on March 27, 2020 for residential tenants in the city who have lost significant income due to the coronavirus.

#### 2. What is an eviction moratorium?

The moratorium suspends all residential evictions for non-payment of rent because of financial impacts related to the pandemic. Unpaid rent is due 120 days after the moratorium has ended.

#### 3. When does the eviction moratorium start?

The moratorium went into effect on March 27, 2020 and lasts through May 31, 2020. This date may be extended by City Council. Check the City website for updates at: <a href="https://www.mountainview.gov/evictionrelief">www.mountainview.gov/evictionrelief</a>

# 4. Who is protected?

All residential rental units in Mountain View are covered. This includes single family homes, condos, townhomes, duplexes, apartments, mobile homes and mobile home spaces and any other types of residential rental units.

# 5. Who is eligible?

All tenants who experience a significant decrease in income related to the pandemic, such as:

- Job loss or layoff
- Business, store or restaurant closure
- Reduction in hours worked
- Substantial decrease in business hours or demand
- Need to care for homebound children or sick family members

- Federal, State or local actions that prevent a tenant from working or
- Have substantial out-of-pocket medical expenses due to the pandemic

# 6. Should a tenant pay the rent?

The eviction moratorium only prevents a landlord from evicting a tenant during the emergency declaration of the public health crisis. It does not waive any rent payment, or stop tenants from having to pay rent. After the emergency ends, tenants will have up to 120 days to pay the rent that was not paid during the moratorium. Tenants should pay the rent during the moratorium if possible, even if it's only a partial payment. This way, tenants are not left with a large sum to pay after the emergency is over. The moratorium just means that while the public health crisis exists, a landlord cannot evict a tenant for not paying rent if their financial hardship is related to the pandemic.

# 7. What if a tenant can't pay the rent?

If a tenant cannot pay rent, they should immediately notify their landlord in writing within 7 days after the rent is due. This can be by a letter, text, or email. A fillable form is available on the City website to assist with notifying landlords. It can be found on the City website: at <a href="https://www.mountainview.gov/evictionrelief">https://www.mountainview.gov/evictionrelief</a>

Tenants must also provide documentation of their financial hardship to their landlord within 14 days after the rent is due. This can be a letter from their employer, pay check stubs or bank statements documenting your income before and after the impact, letters or notifications from schools, or any other documentation.

# 8. What documents are needed to provide to show lost income?

Together with the notification to the landlord that the tenant cannot pay rent due to the pandemic, loss of income must be shown through any documentation, including:

- Letter from employer
- Application for unemployment
- Paystubs or bank statements comparing previous month with recent month
- Documentation showing the close of an employer's business
- Documentation showing a child's school has closed because of COVID-19

#### 9. Do tenants owe back-rent after the eviction moratorium ends?

Once the eviction moratorium ends, tenants have up to 120 days to pay back rent. Landlords cannot charge late fees for any rent that was owed during the moratorium.

It is strongly encouraged for tenants and landlords to contact the Mountain View Mediation Program to help effectively communicate and resolve any issue regarding the eviction moratorium and rent repayment. Visit <a href="https://www.mountainview.gov/mediationprogram">https://www.mountainview.gov/mediationprogram</a> to learn more.

#### 10. What is mediation?

Mediation is a voluntary, free and confidential service whereby mediators help guide parties towards a solution by allowing parties to explain their views, explore options and choose a resolution of their own making. Using mediation has no negative or positive impact on the applicability of the temporary eviction moratorium, but gives parties a tool to work out a potential repayment plan. Email <a href="mailto:CSFRA@housing.org">CSFRA@housing.org</a> with questions, assistance or if parties would like to set up a mediation to negotiate a payment plan.

# 11. Can tenants still be evicted during the moratorium?

Yes, the eviction moratorium only protects against non-payment of rent due to the pandemic. Landlords can still give eviction notices for other reasons, such as if tenants cause a nuisance or extensive damage to the property. If a tenant receives a notice like this, please contact CSFRA@housing.org.

# 12. How long does the moratorium last?

The moratorium currently ends on May 31, 2020 but may be extended by the Mountain View City Council.

#### 13. Where can tenants get help with their rent?

Residents of Mountain View who are unable to pay rent due to the pandemic can contact the Community Services Agency by email at <a href="mailto:renthelp@CSACares.org">renthelp@CSACares.org</a> and request assistance with paying the rent.

#### 14. Are commercial tenants covered?

Small Business Commercial tenants are covered by the County of Santa Clara eviction moratorium. The City of Mountain View moratorium is limited to residential tenants. Details of the County moratorium can be accessed here

https://www.sccgov.org/sites/d5/Pages/SupervisorsApproveCountywideMoratoriumonCOV ID-19-Evictions.aspx

# 15. Does the Mountain View moratorium also protect self-employed tenants?

Yes, anyone self-employed is covered. Tenants can document financial hardship by providing documentation of reduced hours, lost customers, or a comparison of earnings this month versus last month.

# 16. How do you know if the County or the City moratorium applies?

The City moratorium applies if it is more protective of tenants than the County one. The City moratorium is more protective for all residential tenants and therefore is applicable to all residential tenants. Since the City moratorium does not include commercial tenants, the County moratorium applies to small business commercial tenants.

#### 17. What are resources for landlords?

- **Santa Clara County Property Tax:** Partial payment program and multiple partial payments on installment. Waivers for penalties, costs, or other changes.
- JPMorgan Chase, Wells Fargo, Citigroup, US Bancorp & 200 state chartered banks & credit unions: Will waive mortgage payments for CA residents for a limited time. 60 day moratorium on foreclosures.
- **Payback Protection Program:** Administered by the US Small Business Administration to offer loans to businesses with less than 500 employees.
- **Taxes:** Deadline to file and pay federal and many California income taxes extended to July 15, 2020. County property taxes still due on April 10, 2020.

#### 18. What if the moratorium ordinance is violated?

Landlords who violate the ordinance are subject to code enforcement action, administrative penalties and fines pursuant to the City Code.

# 19. Who can tenants and landlords contact if they need help?

- Visit the City's COVID-19 Eviction Relief website at https://www.mountainview.gov/evictionrelief
- Contact the Mountain View Rental Housing Helpline at (650) 282-2514 or by email at <u>CSFRA@housing.org</u> with questions, assistance or to set up a mediation with between landlords and tenants to negotiate a rent payment plan.